

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Lynn P. Fernbaugh
Dawn E. Fernbaugh
Debtors

Case No. 13-03534-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: REshelman
Form ID: 3180W

Page 1 of 2
Total Noticed: 43

Date Rcvd: Sep 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2018.

db/jdb
cr
+Lynn P. Fernbaugh, Dawn E. Fernbaugh, 6 E Woodland Drive, Mechanicsburg, PA 17055-3370
+PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,
3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636
4344698 +AES, PO Box 2461, Harrisburg, PA 17105-2461
4344700 Bank of America, 4161 Piedmont Pkwy, Simi Valley, CA 93065
4410750 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
4344701 +Bureau of Account Management, 3607 Rosemont, Camp Hill, PA 17011-6904
4344702 +Bureau of Employer Tax Oper, P.O. Box 68568, Harrisburg, PA 17106-8568
4344705 +Citifinancial, 605 Munn Road, C/S Care Dept, Fort Mill, SC 29715-8421
4344706 Holy Spirit Hospital, PO Box 822183, Philadelphia, PA 19182-2183
4387464 LEHIGH ANESTHESIA ASSOCIATES, PC, HAMILTON LAW GROUP, PO BOX 90301,
ALLENTOWN, PA 18109-0301
4344711 +Main Street, 7473 West Lake Mea, 216, Las Vegas, NV 89128-0265
4344712 +Mechanicsburg Borough, 2 W Strawberry Ave, Mechanicsburg, PA 17055-6213
4344714 +Office of Attorney General, Financial Enforcement Section, Harrisburg, PA 17120-0001
4442162 +PENNYMAC LOAN SERVICES, LLC, 6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602
4442163 +PENNYMAC LOAN SERVICES, LLC, 6101 Condor Drive, Suite 200, Moorpark, CA 93021,
PENNYMAC LOAN SERVICES, LLC, 6101 Condor Drive 93021-2602
4362923 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
4344717 #+Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
4437370 +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP BK Dept, Fifteen Piedmont Center,
3575 Piedmont Road, N.E., Ste 500, Atlanta, GA 30305-1636
4344718 +Pheaa, 1200 N. 7th Street 4th Floor, Harrisburg, PA 17102-1444
4344721 Quantum Imaging and Theraput, PO Box 62165, Baltimore, MD 21264-2165
4344722 +State Collection, P.O. Box 6250, Madison, WI 53716-0250
4357805 +The Borough of Mechanicsburg, 36 West Allen Street, Mechanicsburg, PA 17055-6257
4344724 +U.S. Department of Justice, P.O. Box 227, Ben Franklin Station, Washington, DC 20044-0227
4344725 United States Attorney, P.O. Box 11754, Harrisburg, PA 17108-1754

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4390077 +E-mail/Text: bncmail@w-legal.com Sep 06 2018 19:04:55 ALTAIR OH XIII, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4344699 E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Sep 06 2018 19:04:52 Anne K. Fiorenza, Esq.,
Assistant U.S. Trustee, P.O. Box 969, Harrisburg, PA 17108-0969
4352780 +EDI: ACCE.COM Sep 06 2018 23:09:00 Asset Acceptance LLC, PO Box 2036,
Warren, MI 48090-2036
4344703 +EDI: RESURGENT.COM Sep 06 2018 23:13:00 Cach Llc, 4340 S Monaco, Second Floor,
Denver, CO 80237-3485
4344704 +EDI: CAPITALONE.COM Sep 06 2018 23:13:00 Capital One, PO Box 30281,
Salt Lake City, UT 84130-0281
4608771 +EDI: ECMC.COM Sep 06 2018 23:08:00 ECMC, PO BOX 16408, St. Paul, MN 55116, ECMC,
PO BOX 16408, St. Paul, MN 55116-0408
4608770 +EDI: ECMC.COM Sep 06 2018 23:08:00 ECMC, PO BOX 16408, St. Paul, MN 55116-0408
4344708 EDI: IRS.COM Sep 06 2018 23:13:00 Internal Revenue Service, Centralized Insolvency,
Operations, P.O. Box 21126, Philadelphia, PA 19114-0326
4344709 +EDI: CBSKOHL.S.COM Sep 06 2018 23:09:00 Kohls/capone, PO Box 3115,
Milwaukee, WI 53201-3115
4409410 EDI: RESURGENT.COM Sep 06 2018 23:13:00 LVNV Funding, LLC its successors and assigns as,
assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4409409 EDI: RESURGENT.COM Sep 06 2018 23:13:00 LVNV Funding, LLC its successors and assigns as,
assignee of General Electric Capital, Corporation, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
4369082 EDI: BL-BECKET.COM Sep 06 2018 23:13:00 Main Street Acquisition Corp assignee of HSBC CARD,
SERVICES (III) INC, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4344713 +EDI: MID8.COM Sep 06 2018 23:09:00 Midland Funding, 8875 Aero Drive, Suite 200,
San Diego, CA 92123-2255
4344715 E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Sep 06 2018 19:04:52 Office of the U.S. Trustee,
P.O. Box 969, Harrisburg, PA 17108-0969
4344716 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 06 2018 19:04:51 PA Department of Revenue,
Department 280946, Attn: Bankruptcy Division, Harrisburg, PA 17128-0946
4344719 EDI: PRA.COM Sep 06 2018 23:08:00 Portfolio Recovery, 120 Corporate Blvd., Suite 100,
Norfolk, VA 23502
4398687 EDI: PRA.COM Sep 06 2018 23:08:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541
4353364 +E-mail/Text: bncmail@w-legal.com Sep 06 2018 19:04:55 TD BANK USA, N.A.,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4344723 +EDI: WTRRNBBANK.COM Sep 06 2018 23:13:00 Target/td, PO Box 673,
Minneapolis, MN 55440-0673

TOTAL: 19

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4344707* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 4344720* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery, 120 Corporate Blvd., Suite 100,
 Norfolk, VA 23502)
 4344710 ##+Lehigh Anesthesia Associates, 5000 W Tilghman St, Suite 240, Allentown, PA 18104-9150
 TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
 shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
 Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
 by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
 system on September 6, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
 David A DeFlece on behalf of Defendant Pennymac Loan Services, LLC ddeflece@blankrome.com
 David A DeFlece on behalf of Creditor PennyMac Loan Services, LLC ddeflece@blankrome.com
 David A DeFlece on behalf of Defendant PENNYMAC LOAN SERVICES, LLC ddeflece@blankrome.com
 ECMC djwilcoxson@ecmc.org
 Jill Manuel-Coughlin on behalf of Creditor Pennymac Holdings, LLC jill@pkjllc.com,
 chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
 ;mary.raynor-paul@pkallc.com
 Jill Manuel-Coughlin on behalf of Creditor PennyMac Loan Services, LLC jill@pkjllc.com,
 chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
 ;mary.raynor-paul@pkallc.com
 John Matthew Hyams on behalf of Debtor 1 Lynn P. Fernbaugh jmh@johnhyamslaw.com,
 acb@johnhyamslaw.com,eah@johnhyamslaw.com
 John Matthew Hyams on behalf of Plaintiff Dawn E. Fernbaugh jmh@johnhyamslaw.com,
 acb@johnhyamslaw.com,eah@johnhyamslaw.com
 John Matthew Hyams on behalf of Debtor 2 Dawn E. Fernbaugh jmh@johnhyamslaw.com,
 acb@johnhyamslaw.com,eah@johnhyamslaw.com
 John Matthew Hyams on behalf of Plaintiff Lynn P. Fernbaugh jmh@johnhyamslaw.com,
 acb@johnhyamslaw.com,eah@johnhyamslaw.com
 Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N..A. bkgroup@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Joshua I Goldman on behalf of Creditor PennyMac Loan Services, LLC bkgroup@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Justin S Abel on behalf of Plaintiff Lynn P. Fernbaugh jsa@johnhyamslaw.com
 Justin S Abel on behalf of Plaintiff Dawn E. Fernbaugh jsa@johnhyamslaw.com
 Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N..A. tpuleo@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 17

Information to identify the case:

Debtor 1 Lynn P. Fernbaugh
First Name Middle Name Last Name
Debtor 2 Dawn E. Fernbaugh
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:13-bk-03534-RNO**

Social Security number or ITIN **xxx-xx-7574**
EIN ____-____-____
Social Security number or ITIN **xxx-xx-2588**
EIN ____-____-____

Order of Discharge

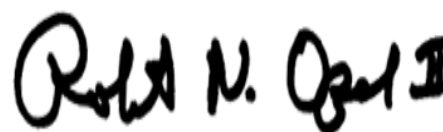
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lynn P. Fernbaugh

Dawn E. Fernbaugh
fka Dawn E. Biller

By the
court:

September 6, 2018Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.